

Information to identify the case:

Debtor 1	<u>Laura J Tyree</u>	Social Security number or ITIN	xxx-xx-6811
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-10032-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura J Tyree
aka Laura Jean Tyree

11/15/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Laura J Tyree
 Debtor

Case No. 16-10032-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db	+Laura J Tyree, 106 N. 22nd Street, East Orange, NJ 07017-4902
aty	+Lee Jerushalmy, M. Weiss & Associates, 41 Bayard Street, New Brunswick, NJ 08901-2114
515930354	+Department of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
515930356	+GC Services Limited Partnership, PO Bo 1022, Wixom, MI 48393-1022
515930357	+Hudson Loan, West 80 Century Road, Paramus, NJ 07652-1437
515930360	+Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363
515930363	+Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
515930364	+Tenaglia & Hunt PA, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
515954442	+Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:57	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:53	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516060788	EDI: BECKLEE.COM Nov 16 2019 05:53:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515930348	+EDI: AMEREXPR.COM Nov 16 2019 05:53:00	American Express, PO Box 981537, El Paso, TX 79998-1537
515930349	EDI: BANKAMER.COM Nov 16 2019 05:53:00	Bank of America, PO Box 982235, El Paso, TX 79998
516140024	EDI: BANKAMER.COM Nov 16 2019 05:53:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
515930350	+EDI: BANKAMER.COM Nov 16 2019 05:53:00	Bank of America, NA, 1800 Tapo Canyon Road, Simi Valley, CA 93063-6712
515930351	+EDI: CITICORP.COM Nov 16 2019 05:53:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
515930352	+EDI: WFNNB.COM Nov 16 2019 05:53:00	Comenity Bank/Lnbryant, PO Box 182789, Columbus, OH 43218-2789
515930353	+E-mail/Text: kthompson@crownasstet.com Nov 16 2019 01:25:56	Crown Asset Management LLC, 3100 Brecking Blvd., Suite 725, Duluth, GA 30096-7605
515930355	EDI: DISCOVER.COM Nov 16 2019 05:53:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
515937821	EDI: DISCOVER.COM Nov 16 2019 05:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516004822	E-mail/Text: camanagement@mtb.com Nov 16 2019 01:25:37	M&T BANK, PO BOX 1288, Buffalo, NY 14240
515930358	+EDI: TSYS2.COM Nov 16 2019 05:53:00	Macy's Department Stores, 9111 Duke Blvd., Mason, OH 45040-8999
516110057	EDI: NAVIENTFKASMSERV.COM Nov 16 2019 05:53:00	Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
516137976	EDI: PRA.COM Nov 16 2019 05:53:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516035300	EDI: Q3G.COM Nov 16 2019 05:53:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
515946299	EDI: Q3G.COM Nov 16 2019 05:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515930361	+EDI: RMSC.COM Nov 16 2019 05:53:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
515930362	+EDI: RMSC.COM Nov 16 2019 05:53:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
515930359	+EDI: SEARS.COM Nov 16 2019 05:53:00	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
515930365	+EDI: CITICORP.COM Nov 16 2019 05:53:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515930366	EDI: TFSR.COM Nov 16 2019 05:53:00	Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515930367 ##+Zwicker & Associates, P.C, 1101 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4322

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Milton Bouhoutsos, Jr on behalf of Trustee Marie-Ann Greenberg bouhoutsoslaw@gmail.com

Milton Bouhoutsos, Jr on behalf of Debtor Laura J Tyree bouhoutsoslaw@gmail.com

TOTAL: 4